

due on the bill, the amount being tendered, payment type such as cash or check, an OCR string obtained from OCR circuitry 52, a MICR string obtained from MICR reader 54, if appropriate, and the like). Note that the amount of payment being tendered and the amount due on the bill are typically not equal. This is because a surcharge is generally added to the amount due on the bill, which surcharge is generally shared between the POS location, i.e. the "agent" and the bill payment service provider. Preferably, the POS terminal 2 will also transmit tracing information, such as the transaction identifier and the image identifier associated with the transaction.

Page 20 line 29 change "18" to --16--.

In addition to preparing end of day reports, POS terminal 2 is also configured to transmit on a nightly basis all of the images stored in image memory 50 (Figure 2) to image server 16 (Figures 1 and 3). As shown in Figure 1, in some embodiments, images from image memory 50 are transmitted to image server 16. More particularly, as shown by Figure 3, POS terminal 2 communicates directly with image server 16 via a communication link initiated by communication circuitry 56 of POS terminal 2 (Figure 2). One skilled in the art will recognize that image server 16 can be configured as a portion of overall base system 4 or can be configured as a separate system provided by a third party other than the bill payment service provider. In the case illustrated in Figure 3, image server [18] "16" is a separate system operated by a third party. The configuration is a simple matter of design convenience.

Page 21 line 1, line 9, and line 18 change "16" to --18--.

Page 21, line 2, line 8, line 10, line 19, line 23 and line 31 change "18" to --16--.

It is particularly advantageous to have the images stored in database [16] 18 of image server [18] 16. As described above, each stored image has a unique identification number associated with it and the image identification number is linked to a unique transaction identifier for the transaction to which the image

server [18] 16, generally by central computer 72 in response to an inquiry from a biller or bill payer. In the preferred embodiments, images are stored in a database [16] 18 of server [18] 16 as an XML based relational database of the images. Each image record has associated with it various index parameters, such as the merchant ID for the originating POS location, the date and time the image was captured, the image identification number, and the like. In the case of an image of a check, information such as the check routing number, checking account number, and amount paid can also be included as a searchable index value.

A further advantage of storing the document images in database [16] 18 is that database server [18] 16 has more processing speed and power than POS terminal 2 has, thus ensuring rapid database search and management. This also means that images do not have to be retrieved from POS terminal 2 (in response to inquiry) during business hours, when POS terminal 2 might be busy transmitting transaction information. Additionally, database server [18] 16 is a much more secure facility for archiving the images than is the remotely located POS terminal 2.

In the preferred embodiments, POS terminal 2 is configured to automatically initiate communication with database server 16 and to upload images from image memory 50 to database 18 when image memory 50 reaches a certain capacity limit. Typically this capacity limit will be perhaps eighty or ninety percent of full capacity, in order to allow POS terminal 2 to continue to operate for a period of time while it attempts to establish communication with database server [18] 16 and

Page 25 line 15 change "16" to --18--.

It will, of course, be understood that there could be several modifications of the present invention in its various aspects. For example POS terminal is illustrated as a specialized terminal device. Alternatively, the terminal could be a general purpose computer running appropriate software and configured with a scanner and the like hardware to provide the described functionality. Additionally, the